SERFF Tracking #: AGNY-129136975 State Tracking #: AGNY-129136975

Company Tracking #: AIG-13-EO-07

State: Illinois Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-EO-07

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Chiropractor Professional Liability Plus Program 015106400288

State: Illinois

TOI: 11.0 Medical Malpractice - Claims Made/Occurrence

Sub-TOI: 11.0003 Chiropractic

Filing Type: Rule

Date Submitted: 08/26/2013

SERFF Tr Num: AGNY-129136975

SERFF Status: Closed-Filed

State Tr Num: AGNY-129136975

State Status:

Co Tr Num: AIG-13-EO-07

Effective Date On Approval

Requested (New):

Effective Date On Approval

Requested (Renewal):

Author(s): Myron Harry

Reviewer(s): Gayle Neuman (primary)

Disposition Date: 09/05/2013

Disposition Status: Filed

Effective Date (New): 09/05/2013 Effective Date (Renewal): 09/05/2013

State Filing Description:

State: Illinois Filing Company: National Union Fire Insurance Company of

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-EO-07

General Information

Project Name: Chiropractor Professional Liability Plus Program Status of Filing in Domicile:

Project Number: AIG-13-EO-07 Domicile Status Comments: Filing being submitted

simultaneously on a Countrywide basis.

Pittsburgh, Pa.

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 09/05/2013

State Status Changed: Deemer Date:

Created By: Myron Harry Submitted By: Myron Harry

Corresponding Filing Tracking Number:

Filing Description:

National Union Fire Insurance Company of Pittsburgh, Pa. submits for your review and approval revised rating rules to be used with its Chiropractor Professional Liability Plus Insurance Program on file with your Department under our filing no. CHS-11-EO-15 (SERFF Tracking No. AGNY-129117800). Please be advised that the attached rating rules will replace those currently on file with your Department.

Please refer to the attached Filing Memorandum for information about the rating rules included in this submission.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

 Myron Harry,
 myron.harry@aig.com

 12 Metrotech, 27th Floor
 718-250-1771 [Phone]

 Brooklyn, NY 11201
 718-250-1779 [FAX]

Filing Company Information

National Union Fire Insurance CoCode: 19445 State of Domicile: Company of Pittsburgh, Pa. Group Code: 12 Pennsylvania
175 Water Street Group Name: Company Type:
New York, NY 10038 FEIN Number: 25-0687550 State ID Number:

(212) 458-5000 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State Specific

Filing Company:

National Union Fire Insurance Company of

Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Illinois

State:

Refer to our checklists prior to submitting filing (http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm).: Acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Acknowledged The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.":

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A - Rules Filing

State: Illinois Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name:Chiropractor Professional Liability Plus Program 015106400288Project Name/Number:Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	09/05/2013	09/05/2013

Objection Letters and Response Letters

Objection Letters

Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Gayle Neuman	08/27/2013	08/27/2013	Myron Harry	08/28/2013	08/28/2013
Industry						
Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Chiropractor Professional Liability Plus Program - AIG-13-EO-07	Note To Reviewer	Myron Harry	09/05/2013	09/05/2013
effective date	Note To Filer	Gayle Neuman	09/05/2013	09/05/2013
effective date	Note To Filer	Gayle Neuman	08/29/2013	08/29/2013

 SERFF Tracking #:
 AGNY-129136975
 State Tracking #:
 AGNY-129136975
 Company Tracking #:
 AIG-13-E0-07

State: Illinois Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name:Chiropractor Professional Liability Plus Program 015106400288Project Name/Number:Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Disposition

Disposition Date: 09/05/2013 Effective Date (New): 09/05/2013 Effective Date (Renewal): 09/05/2013

Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Supporting Document	Manual		Yes
Rate	IL Rating Rules (7-2013)		Yes

State: Illinois Filing Company: National Union Fire Insurance Company of

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-EO-07

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/27/2013
Submitted Date 08/27/2013
Respond By Date 09/04/2013

Dear Myron Harry,

Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Pittsburgh, Pa.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

Was the intravenous nutrient supplements procedure previously listed in a lower class or not at all?

Conclusion:

Sign up to get e-mail notification for updates to the Department's website. http://insurance.illinois.gov/RSS/

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,

Gayle Neuman

State: Illinois Filing Company: National Union Fire Insurance Company of

Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-EO-07

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/28/2013 Submitted Date 08/28/2013

Dear Gayle Neuman,

Introduction:

In response to your comment letter dated August 27, 2013, we offer the following:

Response 1

Comments:

- 1. Our statistical reporting agency is ISO.
- 2. The intravenous nutrient supplement procedure was previously not listed at all.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if we can be of any further assistance.

Myron Harry

Sincerely,

Myron Harry

SERFF Tracking #: AGNY-129136975 State Tracking #: AGNY-129136975

Company Tracking #: AIG-13-EO-07

National Union Fire Insurance Company of

Pittsburgh, Pa.

Filing Company:

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Note To Reviewer

Created By:

State:

Myron Harry on 09/05/2013 10:40 AM

Illinois

Last Edited By:

Gayle Neuman

Submitted On:

09/05/2013 11:28 AM

Subject:

Chiropractor Professional Liability Plus Program - AIG-13-EO-07

Comments:

Ms. Neuman,

Could we have the earliest possible effective date - if possible September 5, 2013.

Thank you.

Myron Harry

Filing Company:

National Union Fire Insurance Company of

Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Note To Filer

Created By:

State:

Gayle Neuman on 09/05/2013 10:10 AM

Illinois

Last Edited By:

Gayle Neuman

Submitted On:

09/05/2013 11:28 AM

Subject:

effective date

Comments:

I am following up on the note to filer I sent on 8/29/13. I am awaiting receipt of information about the effective date before I can "file" this submission.

Filing Company:

National Union Fire Insurance Company of

Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name: Chiropractor Professional Liability Plus Program 015106400288 **Project Name/Number:** Chiropractor Professional Liability Plus Program/AIG-13-EO-07

Note To Filer

Created By:

State:

Gayle Neuman on 08/29/2013 08:17 AM

Illinois

Last Edited By:

Gayle Neuman

Submitted On:

09/05/2013 11:28 AM

Subject:

effective date

Comments:

The Department of Insurance has now completed its review of this filing. Originally, you requested the filing be effective "upon approval". What effective date do you want to use? Your prompt response is appreciated.

State: Illinois Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name:Chiropractor Professional Liability Plus Program 015106400288Project Name/Number:Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Rate/Rule Schedule

Item	Schedule Item				Previous State	
No.	Status	Exhibit Name	Rule # or Page #	Rate Action	Filing Number	Attachments
1		IL Rating Rules (7-2013)	Pages 1 - 4	Replacement	AGNY-129117800	IL Rating Rules (7-2013).pdf

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

CHIROPRACTOR PROFESSIONAL LIABILITY PLUS INSURANCE PROGRAM Occurrence & Claims Made Rating Rules

ILLINOIS

1. **Coverage:** All coverages are written on an occurrence or claims made basis. For details of coverage, please refer to the policy.

. **Limits of Liability:** Manual rates provide a basic limit of \$1,000,000 each occurrence and \$3,000,000 aggregate. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the individuals.

A separate limit of liability for partnership or corporation liability may be purchased in accordance with Section 4. However, only one set of limits applies regardless of the number of partnerships or corporations added.

3. Classification Procedure: Classifications are as follows:

Class I Straight Chiropractors

Class II Modified Straight Chiropractors

Class III Mixer Chiropractors

Class IV Liberal Mixer Chiropractors

Class I. Straight Chiropractor

A. "Hands on" adjusting of vertebral subluxation only, but may also use some adjusting instruments such as a Toffness Instrument, but for adjustment ONLY.

- **B.** Non-Invasive Electromyography (EMG). Use only in paraspinal area to measure temperature and determine if subluxation exists. This procedure is used to determine neuro-musculo-skeletal conditions for manipulation purposes.
- C. Electric Stimulation An electric muscle stimulation that produces therapeutic changes in muscle tone. The Class I. Chiropractor will only use those modalities and currents that relate to subluxation related conditions.

NOTE: Electric stimulation differs from "Non-Invasive" in that it is a treatment modality and not a diagnostic work-up such as in the case of Electromyography.

- **D.** Use of instruments for the purpose of taking paraspinal temperature readings for the analysis of vertebral subluxation (e.g. Neuro Calligraph, Derma Therma Graph, Chirometer, Accolade, Thermascribe, Nerveoscope).
- **E.** Refers out for Medical Diagnosis/Treatment if necessary for anything other than Vertebral Subluxation and does not provide Disease/Symptom tracking in office.
- **F.** Nutritional Supplement/Counseling No special licensure or registration is required, as recommendations are made as a part of general nutrition counseling and vitamins are readily available at health food stores without prescription.
- **G.** Extremity Adjusting Adjustments to the extremities.
- H. Mechanical traction.
- I. Exercise.

Class II. Modified Straight Chiropractors

- **A.** Ultrasound Ultrasonic frequencies produce a vibration of the crystal in the transducer of the instrument which is directed into the tissue and produces "deep heat" through vibration and internal friction.
- **B.** Diathermy Diathermy is the utilization of high frequency currents to heat body tissues. The heat is the result of resistance of the body's tissue to the passage of electrical currents.
- **C.** Acupuncture (Meridian Therapy) Insertion of needles into tissue to stimulate certain nerves to "restore harmony" in the body.

Class III. Mixer Chiropractor

- A. Diagnosis and treatment of both symptoms and disease. Main area of interest is Neuro-Musculo-Skeletal problems.
- **B.** Colon Irrigation Used for constipation, autointoxication and high blood pressure as indicated and when acute symptoms of vertigo, nausea, headache, irritability, insomnia and over-excitement exist.
- **C.** Laboratory work involving urinalysis and blood work (finger puncture and venipuncture).
- **D.** Intravenous nutrient supplements or I.V. therapy of any kind
- **E.** Sports Chiropractic (treatment of injuries of high profile athletes or as a team doctor for organized amateur and professional sports teams).

7/2013 Page 1 of 4

Class IV. Liberal Mixer Chiropractor (Diagnosis/Medical)

- **A.** Diagnosis and treatment of all conditions without limitation, including casting of broken bones.
- **B.** Invasive needle Electromyography (EMG) EMG procedures penetrate the skin (full body diagnosis).
- C. Magnetic Resonance Imaging (MRI), CT Scans and EKG's performed by the insured.
- **D.** Manipulation under Anesthesia.
- E. Minor Surgery.
- F. Breast/Gynecological Exams.
- G. Animal Adjusting.

4. Rating Procedure:

Individual Each individual receives a basic rate which is derived from the individual's classification

as shown in Section 3. above, location of practice and the limit of liability chosen. Credits

or debits may apply according to practice situation.

Partnership Each partner receives a basic rate which is derived from the partner's classification as

shown in Section 3. above and the limit of liability chosen. Credits or debits may apply

according to practice situation.

Corporation/Partnership Corporation/Partnership coverage can be added with separate limits for an additional

premium of 10% of the total professional liability premium of all insured Chiropractors. There is no premium charge for adding the Corporation/Partnership on a shared limit

basis.

Additional Insured Additional Insureds may be added for a premium charge of 5% of the total professional

liability premium.

Landlord - Flat \$15 charge

NOTE: A primary chiropractor's policy can be issued with limits up to \$2,000,000/\$4,000,000. The total policy limit cannot exceed \$4,000,000.

5. **Student/School Rates:** The following rates shall apply for students and/or schools.

Individual Student Each individual student can purchase his/her own policy for 10% of the base

\$1MM/\$3MM rate. Higher or lower rates are not available for student policies. The

applicable rate shall be based on the state in which the school is located.

School A school may purchase coverage for their students for 10% of the base \$1MM/\$3MM

rate per student, based on the state in which the school is located. The School can be added as an insured for 25% of the total developed base premium of all the students. A

minimum premium for the student/school policy shall apply of \$1,000.

6. Extended Reporting Period:

The reporting endorsement provides coverage for claims arising from professional services which occur subsequent to the Retroactive Date and prior to the end of the policy period.

Professional Liability Options Factor*

1 Year Option 55% of promium

1 Year Option55% of premium in effect at policy issuance2 Year Option85% of premium in effect at policy issuance3 Year Option100% of premium in effect at policy issuanceUnlimited Option110% of premium in effect at policy issuance

General Liability Options Factor

5 Year Option Free

Unlimited Option 200% of premium in effect at policy issuance

The extended reporting endorsement is provided at no cost if:

- a) A chiropractor has been with the program more than 10 consecutive years, or
- b) A chiropractor retires at age fifty (50) and has been with the program for 5 years, or
- c) A chiropractor is permanently disabled or dies.

7/2013 Page 2 of 4

^{*}Factor to apply to mature claims made rate in the year the tail policy is written.

^{*}All insureds previously covered through the ACE American Insurance Company will be grandfathered into the current program

The aggregate limits of liability applicable to the policy shall not be increased or reinstated under the extended reporting period offered under a), b), and c) above. Except for the Unlimited General Liability Tail Option.

7. Group Policy Discount:

A single group practice policy issued to three or more insureds may be eligible for a premium discount determined by the following table:

Premium Before Discount	Discount	Multiplicative factor
\$8,000 - \$15,000	12.0%	.880
\$15,001 - \$25,000	15.0%	.850
\$25,001 - 100,000	18.0%	.820
\$100,001 - or more	Submit to Company	Submit to Company

8. Temporary Leave Of Absence:

A Chiropractor who becomes Temporarily Disabled or is on a Leave of Absence for a period of 45 days up to 180 days may be eligible for restricted coverage, at the written request of the Chiropractor.

A premium rate of 25% of the applicable full time rate for the period of disability or leave of absence will apply.

When the Chiropractor resumes practice he/she will be charged the current premium he/she would have been charged had he/she not taken the Leave of Absence. Coverage will not apply to any claim that occurs during the Leave of Absence. Coverage is provided for any claims or incidents reported during the Leave of Absence period that occurred subsequent to the retroactive date and prior to the Leave of Absence period.

The Chiropractor will be required to complete a certificate acknowledging the time period of the Leave and the reason(s) for the request. Leave of absence may include professional education, but does not include vacation.

9. Part Time Practice:

A Chiropractor who practices twenty (20) hours or less per week during the term of an annual policy will be considered a Part Time Chiropractor and will be eligible for a reduction in the otherwise applicable rate by a 50% discount.

10. Premium Modifiers:

The manual rates for Chiropractors may be modified by the following credits/debits, subject to a maximum modification of -25% / +25%, to recognize risk characteristics that are not reflected in the otherwise applicable rate. All modifications applied under this schedule rating are subject to periodic review. No credits may be applied if a debit has been applied for claims/incidents. The modifications shall be based on one or more of the following considerations:

SCHEDULE OF DEBITS(-)/CREDITS(+)

	Written Patient Safety Policy/Practice Standards	+/-5.0%
	Utilization of Informed Consent Forms	+/-5.0%
>	Risk Management Seminar/Continuing Education involving Risk Management	+/-10.0%
>	Claims/Incidents History in the Last Four (4) Years	+/-15.0%
	(The frequency/severity of claims for the Chiropractor is greater/less than the expected experience for a Chiropractor of the same class or recognition of unusual circumstances of claims in the Chiropractor's loss history).	

Association Membership

+5.0% +/-10.0%

Classification Anomalies

(Applicable to the Chiropractor whose procedures or practices are primarily concentrated in areas other than their practice classification. This would differentiate the Chiropractor to have greater/less liability exposure than other members of the same class, or recognize recent developments within a classification or jurisdiction that are anticipated to impact future loss experience).

Cumulative Years of Patient Experience

+/-15%

(The Chiropractor demonstrates a greater/less than stable longstanding practice and/or significant degree of experience in their current area of chiropractic).

➤ Number/Type of Patient Demographics

+/-10%

(Size and/or demographics of the patient population which negatively or positively influences the liability exposure).

7/2013 Page 3 of 4

11. Manipulation under Anesthesia

Deletes the policy exclusion to allow for manipulation treatment under anesthesia, subject to underwriting, which includes the training, history and experience of the practitioner. A separate application must be completed if coverage is requested. A Chiropractor with this exposure is an automatic Class IV. risk.

12. Animal Adjusting

A separate application must be completed if coverage is requested. An insured with this exposure is an automatic Class IV. risk.

Percentage of Practice	Debit
10% of Practice	15%
25% of Practice	20%
50% of Practice	25%
Over 50%	Declination

13. New Practitioner Discounts

License Date: Use the license date as the reference date to be eligible for discounts. The license date is defined as the first date the chiropractor is eligible to practice chiropractic. Only one date is used as the license date to reference discounts. The license date used to reference discounts is the first time a chiropractor ever becomes licensed to practice.

1. First year Licensure Discount

Chiropractors who become licensed and are eligible to practice chiropractic for the first time shall be given a first year licensure discount of 75% of the filed and approved base premium. The insured's first licensure date must fall within 18 months of the insured's graduation date. The discount applies only to the first year of coverage with this company.

2. Second year Licensure Discount

Chiropractors in their second year of practice after becoming licensed for the first time shall be given a second year licensure discount of 40% of the filed and approved base premium. The insured's first licensure date must fall within 30 months of the insured's graduation date. This discount applies only to the second year of coverage with this company.

3. Third Year Licensure Discount

Chiropractors in their third year of practice after becoming licensed for the first time shall be given a third year licensure discount of 25% of the filed and approved base premium. The insured's first licensure date must fall within 42 months of the insured's graduation date. This discount applies only to the third year of coverage with this company.

4. Fourth Year Licensure Discount

Chiropractors in their fourth year of practice after becoming licensed for the first time shall be given a fourth year licensure discount of 15% of the filed and approved base premium. The insured's first licensure date must fall within 54 months of the insured's graduation date. This discount applies only to the fourth year of coverage with this company.

14. Independent Contractors – Additional Insured – Vicarious Liability

1099 form independent contractors who carry their own professional liability insurance may be added but must be listed on the policy and certify coverage of at least equal limits from an insurance carrier with at least A.M. Best rating of B+. A 10% charge of the applicable professional liability rate at policy limits will be charged to cover the vicarious liability exposure assumed in such arrangement.

15. Locum Tenens

A Locum Tenens endorsement may be provided for chiropractors who temporarily replace an insured chiropractor for a period up to 60 days each policy year. The Locum Tenens will share in the insured chiropractor's limit of liability. As a result, there will be no additional premium charge. Coverage is only issued when the replacement chiropractor does not have medical professional liability insurance. A separate application must be completed if coverage is requested.

16. **Exposure Reporting Basis:** The exposure reporting basis for chiropractors is per Chiropractor per 12 month period.

17. **Rounding Rule:**

- A. Compute the premium using the rates in effect at the time of policy issuance
- B. Premiums are calculated as specified for their respective coverage. Rounding to the nearest whole dollar amount (i.e. .50 and greater rounds up; .49 and below rounds down) is done after the computation of the final premium.

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 SERFF Tracking #:
 AGNY-129136975
 State Tracking #:
 AGNY-129136975
 Company Tracking #:
 AIG-13-E0-07

State: Illinois Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa.

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0003 Chiropractic

Product Name:Chiropractor Professional Liability Plus Program 015106400288Project Name/Number:Chiropractor Professional Liability Plus Program/AIG-13-E0-07

Supporting Document Schedules

•	
Satisfied - Item:	Explanatory Memorandum
Comments:	Attached please find a Filing Memorandum.
Attachment(s):	Filing Memo (5) - Rules Only.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Form RF3 - (Summary Sheet)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Manual
Comments:	Rating Rules attached under the Rate/Rule Schedule.
Attachment(s):	
Item Status:	
Status Date:	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

CHIROPRACTOR PROFESSIONAL LIABILITY PLUS PROGRAM

FILING MEMORANDUM

We are revising the rating rules applicable to the Chiropractor Professional Liability Plus Program as follows:

- Intravenous nutrient supplements have been added as a Class III procedure. It has been noted that certain states have started to allow this treatment as within the scope of chiropractic practice. Our judgment shows this is a higher risk procedure. There is room for error in inserting the needle, treating for too long, or treating with an incorrect dosage. We feel it is beyond the realm of a "straight" chiropractor to do this, and the exposure is similar to that of conducting blood work (finger puncture/venipuncture).
- We removed the statement that prevents scheduled rating be applied to part time discounted
 policies. There are some risks, which present as practicing a very limited number of hours with
 above and beyond history and Risk Management, that they might truly deserve additional
 credits.